

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: RUDLOFF, KIMBERLY W.

§ Case No. 15-19426-ABG

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOHN E. GIERUM, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$49,850.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$54,350.00</u>
Total Distribution to Claimants: <u>\$19,293.14</u>	Claims Discharged Without Payment: <u>\$32,049.26</u>
Total Expenses of Administration: <u>\$3,231.98</u>	

3) Total gross receipts of \$ 22,525.12 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$22,525.12 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,231.98	3,231.98	3,231.98
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	51,342.40	51,342.40	19,293.14
TOTAL DISBURSEMENTS	\$0.00	\$54,574.38	\$54,574.38	\$22,525.12

4) This case was originally filed under Chapter 7 on June 03, 2015.
The case was pending for 27 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/13/2017 By: /s/JOHN E. GIERUM
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
23696 N. Elm Road, Lincolnshire, Illinois 60069,	1110-000	22,525.12
TOTAL GROSS RECEIPTS		\$22,525.12

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL SECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JOHN E. GIERUM	2100-000	N/A	3,002.51	3,002.51	3,002.51
Trustee Expenses - JOHN E. GIERUM	2200-000	N/A	1.84	1.84	1.84
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	10.20	10.20	10.20
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	13.11	13.11	13.11

Other - Rabobank, N.A.	2600-000	N/A	34.43	34.43	34.43
Other - Rabobank, N.A.	2600-000	N/A	32.22	32.22	32.22
Other - Rabobank, N.A.	2600-000	N/A	34.41	34.41	34.41
Other - Rabobank, N.A.	2600-000	N/A	30.06	30.06	30.06
Other - Rabobank, N.A.	2600-000	N/A	33.23	33.23	33.23
Other - Rabobank, N.A.	2600-000	N/A	29.97	29.97	29.97
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,231.98	\$3,231.98	\$3,231.98

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Midland Credit Management, Inc. as agent for	7100-000	N/A	49,815.16	49,815.16	18,719.24
2	-2 Larry J. Meyer	7100-000	N/A	1,500.00	1,500.00	563.66
3	Atlas Acquisitions LLC (ShopHQ)	7100-000	N/A	27.24	27.24	10.24
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$51,342.40	\$51,342.40	\$19,293.14

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-19426-ABG
Case Name: RUDLOFF, KIMBERLY W.

Trustee: (520171) JOHN E. GIERUM
Filed (f) or Converted (c): 06/03/15 (f)
§341(a) Meeting Date: 07/30/15
Claims Bar Date: 11/04/15

Period Ending: 09/13/17

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	23696 N. Elm Road, Lincolnshire, Illinois 60069, Imported from original petition Doc# 1	400,000.00	116,244.00		22,525.12	FA
2	Checking account at JP Morgan Chase Imported from original petition Doc# 1	500.00	0.00		0.00	FA
3	General and ordinary household goods and furnish Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
4	Necessary wearing apparel Imported from original petition Doc# 1	350.00	0.00		0.00	FA
5	Whole life insurance insurance with CUNA (Husban Imported from original petition Doc# 1	6,000.00	6,000.00		0.00	FA
6	401(K) with Colgate Imported from original petition Doc# 1	35,000.00	0.00		0.00	FA
7	IRA with Morgan Stanley Imported from original petition Doc# 1	7,000.00	4,500.00		0.00	FA
7	Assets Totals (Excluding unknown values)	\$449,850.00	\$126,744.00		\$22,525.12	\$0.00

Major Activities Affecting Case Closing:

obtained house sale proceeds from divorce sale, evaluating claims, to do TFR

collected house sale proceeds, to do TFR

Initial Projected Date Of Final Report (TFR): December 31, 2017

Current Projected Date Of Final Report (TFR): June 1, 2017 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-19426-ABG
Case Name: RUDLOFF, KIMBERLY W.

Trustee: JOHN E. GIERUM (520171)
Bank Name: Rabobank, N.A.
Account: *****6866 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6485
Period Ending: 09/13/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/27/16	{1}	Kimberly W. Rudloff	SALE PROCEEDS	1110-000	9,000.00		9,000.00
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,990.00
10/27/16	{1}	Kimberly Weller	SALE PROCEEDS	1110-000	13,525.12		22,515.12
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.11	22,502.01
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		34.43	22,467.58
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		32.22	22,435.36
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		34.41	22,400.95
02/03/17	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/01/2017 FOR CASE #15-19426, Bond Premium 02-01-17 to 02-01-18	2300-000		10.20	22,390.75
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		30.06	22,360.69
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		33.23	22,327.46
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.97	22,297.49
07/26/17	102	Midland Credit Management, Inc. as agent for	First and Final Distribution	7100-000		18,719.24	3,578.25
07/26/17	103	Larry J. Meyer	First and Final Distribution	7100-000		563.66	3,014.59
07/26/17	104	Atlas Acquisitions LLC (ShopHQ)	First and Final Distribution	7100-000		10.24	3,004.35
07/26/17	105	JOHN E. GIERUM	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			3,004.35	0.00
			Dividend paid 100.00% 3,002.51 on \$3,002.51; Claim# ; Filed: \$3,002.51; Reference: TEE	2100-000			0.00
			Dividend paid 100.00% 1.84 on \$1.84; Claim# ; Filed: \$1.84	2200-000			0.00

ACCOUNT TOTALS	22,525.12	22,525.12	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	22,525.12	22,525.12	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$22,525.12	\$22,525.12	

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-19426-ABG

Case Name: RUDLOFF, KIMBERLY W.

Taxpayer ID #: **-***6485

Period Ending: 09/13/17

Trustee: JOHN E. GIERUM (520171)

Bank Name: Rabobank, N.A.

Account: *****6866 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****6866	22,525.12	22,525.12	0.00
	\$22,525.12	\$22,525.12	\$0.00